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ABSTRACT

The study sought to determine a statewide status profile of consumer education in Texas public secondary schools and to obtain an attitudinal profile of Texas secondary teachers and administrators regarding consumer education. An introductory chapter traces the historical development of consumerism and consumer education. Two different sets of 10 questions which formed the bases for the status and attitudinal profiles are presented. A questionnaire was sent to 500 schools selected on the basis of enrollment, education and income levels, minority population ratios, and urban-rural characteristics. Responses from 256 schools provided the status profile which showed that consumer education was generally incorporated into other existing courses. The attitudinal profile, obtained by means of personal interviews with 56 selected public school administrators and telephone interviews with 12 others, indicated receptiveness to the idea of a practical course in consumer education. Information from the questionnaires and interviews is analyzed and discussed in detail. The findings of the study are summarized and five conclusions concerning the development and implementation of consumer education are presented. An eight-item bibliography and appended material (definitions, mail survey form, interview format, and maps showing geographic coverage of the questionnaires and interviews) are included. (Author/MS)

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CONSUMER EDUCATION IN TEXAS HIGH SCHOOLS

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EDUCATION & WELFARE
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EDUCATION

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CHAPTER I

INTRODUCTION

Consumer concern is not a new, nor even a relatively new field of study. 1972 will mark 100 years of endeavor in this area, beginning with the first law making it a federal crime to defraud through the use of the mails.

More than one hundred bills were introduced in Congress between 1879 and 1905 in an attempt to regulate interstate production and sale of food and drugs. The passage of the Food and Drug Act of 1906 further indicated the federal government's interest in the consumer's welfare. Most of these bills had no real teeth, and were too piecemeal in nature.

The 1930's witnessed the upheaval of protest literature and the formation of independent testing agencies. The 1940's and 1950's saw very few noteworthy bills. The political and social climate of this period simply was not favorable to consumer protection due to the shift in national priorities.

A revival in consumerism occurred in the 1960's with President Kennedy's special message to Congress calling for federal involvement with respect to consumer representation. President Johnson subsequently followed up by creating the post of Special Assistant for Consumer Affairs and placing this within the Executive branch. President Nixon considers consumerism a healthy development, and it appears

that it will continue to be a high priority issue. We are currently witnessing increased interest not only on the federal level, but also at the grass roots level. As a result of books, periodicals, speeches, and congressional hearings on the part of such crusaders as Ralph Nader and Betty Furness, the public is becoming more and more involved.

Consumer protection, however, is not synonymous with consumer education. The former implies legislation and legislation is not often the most well-received means of regulating an industry. There is often too little interaction between the regulator, the regulated, and the consumer with resulting hostilities and minimal compliance (on the part of the regulated). There is little doubt that legislation in some areas is essential for the protection of the masses. Public utilities are closely regulated because in this industry the dynamics of a free marketplace no longer exist.

Regulation per se does not guarantee protection for the consumer. In some of the highly regulated industries a problem has been the emergence of domination of the regulators by the regulated by means of powerful lobbies.

If legislation is not the answer, what is? The author believes strongly in the free market as the best method of price determination and product distribution. Equip the consumer with adequate knowledge, and he can exercise the most important function in the marketplace: choice. Choice alone, however, would be as ineffective as legislation alone. There must be a balance between education,

legislation, and initiative on the part of private enterprise. The extent to which industry is willing and able to engage in effective self-policing and self-direction will determine the amount of additional legislation required.

The views of the professional economist and the high school teacher on economics differ greatly on the role of consumer education in secondary school economics. These two schools of thought have been poles apart ever since contemporary emphasis on consumer education began during the early 1930's. The liberal arts approach was the classical economic theories which many of the advocates of the life adjustment approach to economics considered too complex and too abstract for most high school students. Attempts were made to broaden economics to include other social studies in order to make it more functional and realistic. Problems which students would encounter were emphasized. This approach was soon to come under fire. After World War II the economics profession was "appalled" by the lack of attention given in the high school course to models, structure, and the analytical tools of the economist.[1]

In 1960, the Textbook Committee of the American Economic Association stated that "the space given to consumer economics is out of balance." The Committee felt that personal economic problems were stressed at the expense of analysis, studies in depth, macroeconomics

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[1]Prehn, Edward C., "Varied Approaches to Consumer Economics," NASSP Bulletin, October, 1967, p. 37.

nonprice competition, the role of technology, urbanization and the concept of welfare.[2]

As late as 1965, a study sponsored by the New York University Center for Economics Education found that New York City's high school teachers leaned heavily toward descriptive, personalized, consumer-oriented economics, while the college economists involved in the economic education movement strongly favored analytical principles for high school classes.[3]

The few texts now in use in the area of consumer-oriented economics have been conspicuous by their omission of the role of business in our economy. It would seem that some mention of the elements of business--the concept of profit, research, marketing, financing, pricing, advertising (industry-wide codes of ethics for self-policing, etc.), and the increasing concern by business of its public image--would be in order. A few chapters devoted to looking at these elements of business from their side of the fence before shifting to the consumer's side should help put many issues in their proper perspective. Many large businesses have gone to great lengths to participate in consumer education programs, publish valuable guidelines, brochures and pamphlets, and provide speakers. Certainly business has not done all it could for the consumer, but neither has it been idle in this area.

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[2]Olson, Paul R., "This is Economics in the Schools," Papers and Proceedings of the American Economic Review, Vol. LI, May, 1961, p. 564.

[3]Op. Cit., p. 34.

According to the suggested guidelines for consumer education recommended by the President's Committee on Consumer Interests, the purposes of consumer education are to "help each student evolve his own value system, develop a sound decision-making procedure based upon his values, evaluate alternatives in the marketplace and get the best buys for his money, understand his rights and responsibilities as a consumer in our society, and fulfill his role in directing a free enterprise system."[4] It is not intended to direct consumer choices, nor to indoctrinate values. Rather, it should provide, through experiences, exposure to many alternatives and opportunities that should aid the consumer in making choices which are best for him in terms of his own values.

The demand for more relevant courses by teenagers throughout the nation has never been more actively voiced. They want a curriculum that relates to their own experiences, and, according to Esther Peterson, the President's past Special Adviser on Consumer Interests, few courses in high school are as relevant to today's world as those that affect the consumer.[5] Teenagers alone, according to one estimate, wield about $50 billion annually in purchasing power and direct buying influence.[6] This, coupled with

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[4]Suggested Guidelines for Consumer Education, Washington, D.C. (The President's Committee on Consumer Interests, Nov., 1970), p. 2.

[5]Peterson, Esther., "Things Go Better With Consumer Education," The PTA Magazine, May, 1966, p. 9.

[6]Lachenbruch, David, "Youth on the Block," The Houston Post, August 24, 1969, p. 4.

indirect purchasing influence, accounts for about 15 percent of the total U.S. expenditures for goods and services.[7]

Since everyone is a consumer all his life, it would seem desirable, if not imperative, that schools provide education that will enable students to be informed and conscientious consumers of those goods and services needed. Our present educational system appears not to give serious recognition to this significant human activity. The Office of Education reports that only about one percent of our nation's schools teach a course entitled Consumer Education.[8] It is true that "bits and pieces" of consumer education are taught in such course areas as home economics, science, economics, and mathematics. But in our type of economy, a little learning can no longer serve our needs.

There is a growing recognition of the need for more consumer education in our elementary and secondary schools. The President's Council on Consumer Affairs is actively seeking a nation-wide program of this nature. Education Commissioner Harold Howe strongly supported the need for consumer education in the public schools, and Commissioner Marland now actively supports it. The state of Illinois is requiring all students in grades 8 through 12 to study courses which include instruction in consumer education.[9] A separate course

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[7] Ibid., p. 5.

[8] Peterson, Esther, op. cit., p. 8.

[9] Guidelines for Consumer Education, The Office of the Superintendent of Public Instruction, state of Illinois, June, 1968, p. 1.

is in the planning stage. At present, Hawaii is the only state in the Union requiring a course in consumer education for high school graduation.[10] Several other states are working with this idea, and others show interest. Of particular interest is consumer education for youngsters from underprivileged backgrounds.

If education must be concerned with the whole person, his whole environment, his whole life, then it must change insofar as society changes. As we shift from a predominantly producer-oriented to a consumer-oriented economy, our schools must reflect that transformation.

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[10]"Hawaii Pioneers Class in Consumer Education," The Houston Post, February 21, 1971.

CHAPTER II

STATEMENT OF OBJECTIVES

The objectives of this study are twofold: (1) to determine a status profile on a statewide basis with regard to consumer education in Texas public secondary schools, and (2) to get an attitudinal profile of Texas secondary teachers and administrators regarding consumer education.

Answers to the following questions were solicited on behalf of the status profile.

1. To what extent is consumer education being taught in secondary schools?
2. Is the subject required or elective?
3. Is the subject a one semester or one year course of study?
4. Is the subject a complete course, or part of another?
5. If it is a separate course, what is its title?
6. At what grade level is it offered?
7. What are the major topics of the courses offered?
8. What texts and materials are used?
9. What are the goals of the courses?
10. What are the future plans, if any, for such a course?

The attitudinal profile was designed to answer the following questions.

1. What is felt to be the optimal grade level for it?
2. Should it be required or elective, integrated or separate?
3. Would any certain "type" student best profit by this course?
4. Is there a preference as to teacher's academic background?
5. Are there preferred sources of instructional materials?
6. How receptive are students to this type of course, and is this opinion or is it substantiated?
7. What are the specific problems of starting such a course?
8. Would this course overload the students if made a requirement?
9. Does the size of the school have anything to do with its ability to add a new course?
10. Is funding of such a course an obstacle?

The status profile will define the extent and nature of consumer education and relate this data to demographic characteristics of the state. The attitudinal profile will indicate the climate for development of consumer education in Texas.

CHAPTER III

METHODOLOGY

In order to accomplish the objectives of this project, the following procedures were used. The first step was to design an initial data-gathering instrument which was used to survey the present status of consumer education in Texas. Information obtained was then used to develop data collection instruments and interview techniques which were subsequently used with five hundred selected high schools in the state. After the data collecting instruments and interview techniques were field tested at seven Texas high schools, sixty additional high schools were selected for personal interviews out of which fifty-six useful interviews were obtained. Telephone interviews were used for twelve schools due to the extreme distances involved and the limited funds available for travel. This gave a total of 68 personal interviews and 256 mail responses.

Research Design for Status Study

It was decided that out of the approximately twelve hundred secondary public schools in Texas, a sample of five hundred would be mailed a questionnaire. A return of 25%, or one hundred twenty-five responses was deemed necessary for the study. The actual return was slightly over 50%, or two hundred fifty-six useful responses.

Both large and small schools in both rural and urban areas were included in the sample, A map of the state of Texas was used to provide balance on a geographical basis. A City and County Data Book was used for purposes of determining areas of certain income and educational levels, minority population ratios, and urban-rural characteristics. A Texas Public School Directory, compiled by the Texas Educational Agency in Austin, was used to obtain the names and addresses of the schools themselves. A questionnaire (see Appendix B) was mailed to each school principal along with a stamped self-addressed envelope. All but a few of the respondents replied within a few weeks.

Research Design for Attitudinal Study

Within approximately two months of the mailing of the questionnaire a followup wave of fifty-six personal interviews was conducted. This survey differed somewhat from the mail questionnaire and obtained additional data as well as reinforced the mail responses.

The procedure for the in-depth personal interview was a series of unstructured, open-ended questions (see Appendix C). This form was not carried into the interview and the interview itself was informal. A cassette recorder was used after permission was granted by the interviewee. Objections to the use of the recorder went unchallenged. Only nine of fifty-six administrators so objected.

In the case of small schools, the superintendent was interviewed whenever possible. The principal or vice-principal was

interviewed in the medium and large schools. In no instance was a teacher, supervisor or curriculum director interviewed, the purpose being to uncover prevalent attitudes on the part of the administration that might prevent the development of consumer education.

The telephone interviews were conducted following the fifty-six personal interviews. It was felt that this procedure would reinforce the credability of the information obtained.

As previously indicated, the responses were well scattered. They were viewed from every standard metropolitan area as well as schools within towns of less than five hundred population. Responses from small and large schools within the metropolitan areas were obtained.

Field Testing of Data Collection

Six public secondary schools within the state were selected for the purpose of field testing the data collection instruments and interview techniques. These schools included one class B school, one class A school, one class 2A school, two class 3A schools, and one class 4A school. It was thought that the 3A schools would be most representative of Texas secondary schools.

In only two instances was the researcher denied permission to conduct the interview. In both cases a directive from the school board required a formal request be sent to the main office for approval along with a copy of the research proposal two weeks in

advance of the proposed visit. The researchers were unaware of this condition and therefore failed to comply with the policy.

The interviews lasted from 15 minutes (in only one case) to an hour and 15 minutes. The typical interview varied from 30 to 45 minutes.

Interest in this project was expressed by virtually every one of the fifty-six administrators. Each administrator was offered a summary of the research findings upon completion of the project, and all but one requested it. The interviews were characterized by a great deal of cooperation and enthusiasm on the part of these busy people. This effort was appreciated.

CHAPTER IV

ANALYSIS OF INFORMATION OBTAINED BY QUESTIONNAIRE

The initial phase of this study was to send a questionnaire to five hundred Texas public secondary schools selected on the basis of enrollment, education and income levels, minority population ratios, and urban-rural characteristics. The addresses were obtained from the 1969-1970 Public School Directory published by the Texas Education Agency in Austin, Texas. These questionnaires were returned by two hundred fifty-six schools contacted, or 51.2% within the predetermined time allowed for responses. Fourteen additional questionnaires subsequently "trickled in" within the following month.

The types of schools (by enrollment) and percentages of returns are given in Table I.

Table I
Type of Participating Institutions

Size	Number Sent	Number Returned	Percent
Small	93	49	52.7
Medium	142	78	54.9
Large	265	129	48.7
TOTALS	500	256	51.2

Medium-sized schools had the highest percentage of returns, followed by small schools and large schools, respectively.

Table II shows the positions of the respondents by size of schools who participated in the study. Classroom teachers and "others" (primarily curriculum directors) accounted for the greatest number of responses.

Table II
Positions of Respondents

Size of School	Superintendent	Principal	Vice-Principal	Teacher	Other	Total
Small	3	12		30	4	49
Medium		15	1	39	17	78
Large		55		23	51	129
TOTALS	3	82	7	92	72	256

Of the two hundred fifty-six respondents, one hundred forty-seven (57.4 percent) indicated that consumer education was taught in their school. Only forty-one (27.7 percent) of the respondents whose schools taught consumer education did so as a separate course, while eighty-eight (59.4 percent) taught it on an integrated basis (with another course), and nineteen (12.9 percent) taught consumer education on both a separate and integrated basis.

Fifty-seven respondents who stated they offered consumer education as a separate course gave course titles. Table III gives a summary of these figures.

Table III
Courses Listed as Consumer Education

Titles	Number of Respondents	Percent
Consumer Education	40	70.2
Consumer Math	12	21.1
Consumer Problems	1	1.7
Personal Money Management	1	1.7
Distributive Education	3	5.3
TOTALS	57	100.0

The majority of schools (66.7 percent) offered one-half unit of credit toward graduation for consumer education. Fifteen responses (26.3 percent) offered it for one unit of credit and four (7.0 percent) offered two units of credit. It is believed that in the latter case there was a misinterpretation of the question. The two units would probably be in the area of vocational education and would be an integrated basis rather than a separate course. Distributive education, for example, is a two-year course of study that generally incorporates some degree of consumer education but is not consumer education per se. In no case was consumer education required for graduation.

The vast majority of students took consumer education in either the eleventh or twelfth grade: These two years accounted for 79.4 percent versus 14.7 percent for the tenth, and 5.9 percent for the ninth. (The figures are based on 68 responses.)

A breakdown of the courses in which consumer education is taught on an integrated basis is given in Table IV. Home economics carries the bulk of the load. The course entitled "Home and Family Living" is taught with the Home Economics Department, thus raising the total figure. The row entitled "Other" is composed of vocational agriculture and distributive education.

Table IV*
Subjects in Which Consumer Education is Taught

Name of Course	Percent	Number
Home Economics	70.8	80
Economics	27.4	31
Home and Family Living	25.6	29
Consumer Math	25.6	29
General Business	21.2	24
Other	21.2	24

*Based on 113 responses

The major topics covered in consumer education when taught on an integrated basis are illustrated in Table V. Buying was the topic most frequently mentioned and the one on which most emphasis was placed. A number of areas such as the government's role in fradulent and deceptive practices, and even a general look at the businessman's side of the picture were absent.

Table V
Major Topics Covered in Consumer Education

Topic	Number	Percent
Buying	64	50.8
Credit	47	37.3
Management (Choice-Making)	31	24.6
Budgeting	27	21.4
Interest Rates (Installment Buying)	19	15.1
Insurance	14	11.1

Other areas tallying less than ten responses included, in descending order: investments, banks and their use, savings, and advertising.

The three most frequently mentioned sources of information for teaching consumer education mentioned were resource people (e.g. bankers, attorneys, representatives from insurance agencies and retail establishments, etc.), news media and newspapers, and textbooks. In no instance was the name of a text mentioned. Magazines, films and visual aids, pamphlets and government publications were also listed in descending order of frequency. A number of the pamphlets listed were short, specific purpose readings (e.g. "How to Buy a Car"). Fewer of the smaller schools listed resource people as a source of information.

To the question regarding obstacles encountered in the teaching of consumer education, when and where it was taught, only fifty-three schools responded with problems. Over half of these (30) gave

reasons of lack of textbooks and teaching materials. Eight responses (16.3 percent) said lack of time to cover the subject properly. The remaining answers included: lack of money and qualified teachers, lack of student interest, and the need for a curriculum guide. The other answer--"no problems"--was given by fifty-two of those who were offering the course.

Of those schools not presently offering consumer education, twenty-nine (24.5 percent) plan to offer it within the next two years. Thirty-nine (32.5 percent) do not plan to offer it, and fifty-two (43.5 percent) answered "don't know". Many of those not planning to offer it, however, expressed a desire to do so. Of eighty total responses in this category, sixty-one (76.3 percent) said they did want it.

A total of ninety-one schools listed reasons why they did or did not want to offer consumer education. Thirty-five answers (38.5 percent) were concerned with the latter. Ten felt that they had the information integrated into other courses. The remaining twenty-five gave the following reasons for not offering it: other courses needed first, size of school, lack of funds, lack of student interest, not in curriculum guide, lack of qualified teachers and not informed on what consumer education actually represents. Many of these answers were given in response to the previous question regarding obstacles encountered in teaching consumer education. Some also appear as basic reasons why it is not being taught currently in many systems.

Of the remaining fifty-six schools desiring to offer consumer education, twenty-five (27.5 percent) stated there was a definite need. Sixteen (17.6 percent) felt it would help students be better self-managers when they left school. It was thought to be a much desired course, especially for those not college bound and in the lower income range. The years in high school would be their last chance before learning the hard way--by trial and error.

The reasons for not offering consumer education, even though it was desired, are illustrated in Table VI. Lack of funds and personnel and the size of the school account for well over half of the total responses (57.1 percent). It is interesting to note that only five schools (7.7 percent) thought other courses were needed more than consumer education.

Table VI
Reasons for Not Offering Consumer Education

Reasons	Number	Percent
Lack of funds and personnel	26	40.0
Size of school	11	16.9
Lack of demand	9	13.8
Lack of space	6	9.2
Other courses needed first	5	7.7
Administrative approval	3	4.6
Don't know	3	4.6
Lack of information	2	3.1
TOTALS	65	100.0

Summary

The majority of the secondary public schools that responded to the mail questionnaire stated that they taught consumer education in some form. It was primarily integrated into other courses. Only forty-one out of two hundred fifty-six offered it as a separate course.

Consumer education, when taught on either a separate or integraded basis, was most frequently handled by the Home Economics Department. Typically it was an elective (when a separate course), carried one-half unit of credit toward high school graduation, and was offered on the junior and senior level. No public school responding required it for graduation.

Resource people, the news media and booklets accounted for the main methods employed in the teaching of consumer education with the former carrying considerable weight. The main topics were buying, credit and choice-making.

The vast majority of the public schools professed a desire to offer consumer education. The most frequently mentioned reasons for not teaching it even though they desired it were: lack of funds, lack of qualified teachers, and size of school. Basically the two former reasons stem from the size of the system.

The personal interviews were designed to probe more deeply into much of the above data as well as obtain additional data. They will be discussed in the next chapter.

CHAPTER V

ANALYSIS OF INFORMATION OBTAINED BY PERSONAL INTERVIEW

Description of Sample

A purposeful sample of sixty public secondary schools, from which fifty-six useful interviews were obtained, was used. The intent was a well-rounded sample that included schools with minority groups, non-college bound students as well as college bound, large and small schools, both urban and rural, and schools with many ranges of socio-economic groups of students.

Geographical coverage for the personal interviews ranged from the eastern parameter of a line beginning at Corpus Christi and running north through San Antonio, Austin, Waco, Ft. Worth-Dallas, eastward. Selected cities for the rest of the state were contacted by means of a telephone interview. All of these interviews (personal and telephone), as well as the mail questionnaires are illustrated in Appendix E by means of a color code.

Table VII is a breakdown of the schools surveyed by enrollment and classification. More 4A schools were surveyed because previous data indicated that large schools are more likely to be innovators than small ones due to the availability of money, enrollment, and facilities.

Table VII
Description of Schools Surveyed

Enrollment	Classification	Number
Less than 119	B	5
120-229	A	5
230-499	2A	4
500-1099	3A	13
More than 1100	4A	29

Analysis of Data

Of the sixty-eight administrators interviewed, fifty-one (75.0 percent) thought that consumer education should be taught at the junior-senior level. One respondent wanted to see it offered as early as the eighth grade, and the remaining sixteen were split six at the freshman level and ten at the sophomore level. This corresponded closely to the levels at which it was actually taught in most schools.

Most administrators (80.4 percent) wanted to see consumer education integrated into the other subjects with some emphasis from that particular discipline as well as taught as a separate course (65.5 percent). It was thought that it should be taught at several levels (66.1 percent) rather than as a one-shot course.

The courses in which consumer education is currently being taught are shown in Table VIII. Home Economics was listed as the major source of information concerning this subject, which reinforces

the findings in the previous chapter. "Home and Family Living" was the title of the specific course in Home Economics most frequently mentioned. Economics retained its relative percent but was behind business math and the vocational courses in this followup study. Disapproval was expressed concerning the economics approach which was thought to be too theory-centered with too little consumer orientation.

Table VIII
Subjects in Which Consumer Education Is Taught

Name of Course	Number	Percent
Home Economics	42	75.0
Consumer of Business Math	28	50.0
Vocational Courses	24	42.9
Economics	15	26.8
Business Courses	11	19.6
Social Studies	9	16.1
English	1	1.8
Industrial Arts	1	1.8

Of the sixty-eight schools surveyed, only six (8.8 percent) actually offered such a course. Two others said a course was to be offerred for the fall semester. One of these two, however, was to be a minicourse (a two-week course).

Fifty-six of the sixty-eight public schools (82.4 percent) indicated they thought all students should have consumer education. There

was a slight overlapping of responses to the question. Of thirteen respondents that stated that this subject would be of particular benefit to the underprivileged and non-college bound, eight also said it should be available to all students. The typical response was that if it were good for one group, it should be beneficial to all groups and thus should be made available to everyone.

There was no preference as to type of teacher with regard to gender. As for educational background, forty-one of eighty-five responses (48.2 percent) favored business administration. Many interviewees gave more than one discipline (e.g. business administration or home economics), and each was noted. Home economics and experience followed closely with eleven and twelve responses (12.9 percent and 14.1 percent) respectively. The majority of the administrators indicated they thought the teacher of consumer education should have a broad educational background.

Only two administrators (2.9 percent) stated they saw no need for formal coursework on the college level as preparation for teaching consumer education. These two felt that visiting other schools offering the course, a bibliography of preferred sources of information and "digging it out" would suffice. All the remaining administrators preferred formal training. Twenty-three (33.8 percent) wanted a minimum of a three-week workshop, and thirty-eight (55.9 percent) wanted at least a six-week summer session. This makes an 89.7 percent cumulative figure preferring at least some formal

education. The remaining five schools (7.4 percent) wanted a full summer (1) or more (3). The above figures are minimums. Many of the thirty-eight above said six to twelve weeks and were recorded at the lower figure.

A glance at the responses regarding sources of material for a course in consumer education points to a lack of information regarding a text and a desire to see current literature play a major role as a source of information (see Table IX). Only two principals were aware of a text in this area. Twenty-six respondents (38.2 percent) stated that any text used should not be theory oriented. Rather it should be pragmatic in its approach and deal with current issues. The remaining administrators stated that they would favor such a course provided it was relevant and practical.

Table IX
Preferred Sources of Information for Consumer Education

Source	Number of Responses	Percent
Don't know	32	47.1
Current literature	16	23.5
Govt. publications, brochures	10	14.7
Resource people	7	10.3
Film strips and field trips	2	2.9
Consumer math text	1	1.5
TOTALS	59	100.0

This information differed from the information gathered in the mail questionnaire in which resource people, news media and newspapers, and textbooks ranked one, two and three respectively.

Forty-seven administrators (69.1 percent) said they thought the students would be receptive to such a course, five (7.4 percent) said they thought students would be neutral (average interest would be shown), and sixteen (23.5 percent) said that they didn't know how the students would react. Of the former forty-seven, thirty-one responses (66.0 percent) were substantiated and sixteen (34.0 percent) were opinions. Polls and requests by students for such a course were the basis for the twenty-six substantiated responses.

If offered as a separate course, only six of sixty-eight administrators (8.8 percent) thought it should be a required course. Of the (four) schools now offering consumer education as a separate course, all offer it as an elective and all offer one half unit credit. Fifty-nine administrators (86.8 percent) stated they would want to offer it as one half unit course. (This is basically in agreement with the responses obtained in the mail questionnaire.)

Funding was not considered a major problem by the administrators except indirectly. Fifty-seven (83.8 percent) stated it was no problem and eleven (16.2 percent) that said it was. Most of the latter were small schools. Because consumer education would not require any special equipment, funding for the course would consist mainly of providing a classroom, textbooks, and a teacher. Subscriptions to a few

additional periodicals for the library would be in order, but all of these are relatively minor. The main qualifications of the answers to the funding problem will be discussed in the material dealing with the size of the school.

It was stated by forty-two administrators (61.8 percent) that requiring consumer education would result in overloading the students. When asked if consumer education could be substituted for a course presently being required, five small schools and three large ones (11.8 percent) said yes. Seventeen administrators (25.0 percent) said no substitution could be made, and thirty-five (51.5 percent) responded with the question, "What would it take the place of?" Virtually every administrator in the latter category would then list the state requirements to illustrate the difficulty of an answer to this question. Two administrators replied that this would be up to the Texas Education Agency and would not respond any further.

The vast majority of administrators (94.6 percent) agreed that the size of the school (in terms of enrollment) has a great deal to do with that schools' particular ability to offer a new course. The small schools said their teachers are stretched to a maximum now. They only have so many classroom teacher units and the addition of a new course might require the addition of another teacher. If so, this would place a financial burden on the school district if the money had to come from local rather than state funds. This was confirmed by virtually all of the large and medium sized schools.

Textbooks and other teaching materials were said to be a problem by the administrators at all levels. The large and some medium sized school systems would have an advantage regarding resource people simply because of size.

Getting qualified people to teach in this area caused a good deal of concern on the part of most administrators in the small and medium sized schools. If only one section was taught or offered, it would mean the teacher would have four sections of something other than consumer education. If the latter happens to be in an entirely unrelated discipline, this could present a very difficult problem in recruitment, especially in the smaller schools.

Summary

The administrators interviewed appeared very receptive to the idea of a practical course in consumer education. It was thought that it should, at the present time, be offered as an elective for one-half unit of credit to all students.

Business administration and home economics were the two disciplines most often mentioned as desired backgrounds for potential teachers of this subject. There was no preference by sex, but experience in some place of business was frequently cited as desirable.

Formal training on the college level was thought to be not only desirable, but essential. A minimum of a six-week summer session was most often suggested.

Most administrators were unaware of a text in consumer education. They generally felt that the nature of the course demanded current literature and materials and that a textbook should be used only as a general guideline, and that student demand for the course would be inversely proportional to the degree of theory involved. The majority of administrators stated that consumer education should not be made a required course initially because of the current requirements and their desire to have as few additional required courses as possible. The substitution of consumer education for a course presently required would be a possibility, but this would require a statewide re-evaluation of present courses.

Over ninety percent of the administrators agreed that the size of the school system bears directly on its ability to offer new courses. The smaller the school, the more difficulty, and vice versa. The difficulties lie in primarily securing adequate faculty and student demand.

CHAPTER VI

SUMMARY AND CONCLUSIONS

This chapter is presented in two sections. The first section contains a summary of the study and the second section is directed toward some conclusions.

Summary

The high school curriculum like many other aspects of academic life at all levels, is being subjected repeatedly to strong demands and pressures. The problems created by the increasing demand for greater depth and breadth in educational opportunities by all segments of the population, the rapid expansion of knowledge, and the adaption of technology to all types of educational use have seemed almost insurmountable to everyone in curriculum development. The cry for relevancy echoes across the nation.

A review of the literature reveals that although most public schools are aware of the need for more relevancy in the curriculum, few are sure of the direction to take. Simply offering a large number of courses is not enough. It is possible that a new look should be given to state requirements for graduation. If these requirements are to be a foundation to equip people to live in a society beset with problems more complex than those of any other

era, there are some deficiencies. One of these deficiencies is the large void in the area of preparation for practical, everyday life.

A total of three hundred twenty-four public schools within the state of Texas participated in this study. Data were collected by an initial inquiry questionnaire. Analysis of these data aided in the preparation of subsequent data-collection instruments to be used in personal interviews.

The purpose of the study was to develop both a status and an attitudinal profile of consumer education in public secondary schools in Texas. This was done.

The status profile, obtained by a mail questionnaire sent to 500 selected public secondary schools scattered throughout the state, shows only a small minority of the schools offering consumer education as a separate course. It is generally incorporated into other existing courses. When taught as a separate unit, it is an elective carrying one-half unit of credit, and offered in the junior or senior year.

Resource people, the news media and textbooks (in this order) were the main methods employed in the teaching of this course when taught separately.

The size of the school system plays an important role in its ability to offer new courses, up to a point. Generally the smaller the school, the more difficulty encountered, and vice versa up to the higher end of the medium-sized schools (i.e., approximately 700 enrollment), where size becomes a very small factor.

Schools not offering consumer education listed lack of funds, lack of qualified teachers, and size of school as the main deterrents. The two former reasons basically stem from the latter.

The majority of schools surveyed professed a desire to offer such a course, provided it were of a practical nature rather than theory oriented.

The attitudinal profile, obtained by means of personal in-depth interviews with fifty-six public school administrations and telephone interviews with twelve other administrators, indicates a favorable and receptive climate for the development and implementation of consumer education into the present curriculum. Over three fourths of the administrators wanted to see it as a separate course offered in the junior or senior year.

The general concensus was that consumer education should carry one-half unit of credit and be offered as an elective. The latter was invariably qualified with "at the present time." Many administrators stated that a new look should be given to required courses both on the state and at the local level.

The vast majority of administrators agreed that all students should have consumer education. The typical response was that if it was good enough for one group, it should be beneficial to all groups, and thus, be made available to everyone.

Business administration and home economics were the two disciplines most often cited as preferences for educational background.

Over ninety percent of the administrators wanted some type of formal training for their teachers, and the majority of these favored a minimum of a six week summer term.

The general theme regarding material for such a course was that it should be current, relevant and pragmatic. It was thought that students would not be receptive otherwise. Many administrators expressed disapproval of a theory-centered approach for a course designed to make the students more aware of their roles as consumers. A text was thought to be appropriate as a general guideline.

Funding was not thought to be a problem except in small school systems where the more limited facilities and teachers would impose a difficulty. There is generally less flexibility in a small system than in a large one and additions to present offerings could result in an expense to local rather than state funds.

Conclusions

The study revealed an absence of a standard procedure among Texas public secondary schools regarding the addition of new courses to the curriculum. New courses generally appear as a result of student demand or teacher initiative. The climate of the administration then plays a significant role as to whether or not the course will be added.

That consumer education should be a practical course relating to the immediate needs of the student rather than theory oriented was stressed by the bulk of administrators interviewed. Current, up-to-date materials should be used and a current textbook adopted by the state.

Some provision needs be made for disseminating information regarding consumer education (its approach, what it should consist of, amount of credit, whether or not it should be required, and certification for teaching) on a statewide basis. This need was evident by the desire on the part of virtually every one of the administrators to see a course outline and the specific objectives of such a course. Obtaining qualified faculty seemed to pose a major difficulty.

Interest in consumer education is gaining momentum on a national basis and has been made a state requirement for graduation in Hawaii beginning in the spring of 1971.[8]

The quickest and easiest method to implement consumer education in the curriculum is to integrate it into other courses. This has its drawbacks in that all the teachers have to cooperate and be informed themselves. It is also hard to avoid duplication where it is integrated into more than one course.

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[8]The Houston Post, Sunday, February 21, 1971.

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APPENDICES

APPENDIX A

Definition of Terms

DEFINITION OF TERMS

Public secondary schools in the state of Texas are classified with respect to enrollment. These classifications are:

Class B - A secondary school with an enrollment of fewer than 119 students.

Class A - A secondary school with an enrollment of at least 120 but less than 230 students.

Class 2A - A secondary school with an enrollment of at least 230 but less than 500 students.

Class 3A - A secondary school with an enrollment of at least 500 but less than 1100 students.

Class 4A - A secondary school with an enrollment of 1100 or more.

The above figures are based on the average daily attendance (ADA) of a school for one year.

The first three categories are referred to as "small" schools, Class 3A is referred to as "medium", and Class 4A is referred to as "large".

APPENDIX B

Mail Survey Form

CONSUMER EDUCATION QUESTIONNAIRE

1. Does your school teach any consumer education? Yes____ No____
(If yes, continue to Question 2; if no, skip to Questions 8 and 9.)

2. In what form is it taught?

_____A. As a separate course (if so, continue to Question 3, then 5).

_____B. Integrated with one or more courses (go to Question 4).

3. If it is a separate course,

A. What is its title?_____

B. How much credit for it toward a high school degree?___1/2 unit

___1 unit _____ _____ other

C. Is the course required for a high school degree? Yes___ No___

D. At what grade level is it usually taken? 9___10___11___12____

4. If the subject is integrated into one or more other courses,

A. What courses mainly?_____

_____

B. What percent of these other courses are devoted to the subject? Please give approximate percent for each course for consumer education.

_____

_____

5. If your school does teach consumer education, either as a separate or integrated course, would you list three of the major topics covered in descending order of emphasis. (That is, number one would be the topic receiving the greatest emphasis.)

1._____

2._____

3._____

6. If your school does teach consumer education in some form, would you list three of the most important sources (in addition to the teacher) of materials, in descending order of importance, in your opinion.

   1._____

   2._____

   3._____

7. If your school does teach consumer education in some form, are there any types of obstacles? (That is, are there any problems you encounter that influence effectiveness?)

   Yes____ No____ If yes, would you briefly describe them?_____

   _____

   _____

8. If your school does not teach consumer education in some significant form,

   A. Does it plan to do so within the next two years? Yes____ No__

   B. Do you wish to have such a topic taught at your school?

      Yes___ No___

   C. Briefly, why do you wish to have or not to have such a course?

      _____

      _____

      _____

9. If you do wish to have consumer education taught at your school but it is not being taught, what is the basic reason(s)?

   _____

   _____

_____
Your Title (Signature is optional)

If you wish to have a free summary of the findings of this study, please check here ☐

APPENDIX C

Interview Format Used With
Public Secondary School Administrators

TOPIC QUESTIONS

I. Opinions about the level at which CE should be taught (integrated or separately).

   A. Level - levels, several levels, continuously, etc.

   B. Do they know the various levels at which it is taught in some manner?

II. Do they feel there is a certain "kind" of student that should have the course?

   A. All students

   B. Girls - boys

   C. Underprivileged - Privileged

III. Is there a best type of teacher?

   A. Gender

   B. Educational background

IV. Are there preferred books or sources of material?

V. How do students feel about such a course? Is this opinion or substantiated?

VI. What are the problems of installing a separate course?

   A. Funds - specifically?

   B. Overloading students' requirements if it is required? (Could it take the place of something else?)

   C. What does the size of the school have to do with it?

      1. Does this mean faculty

      2. Students

      3. Administration

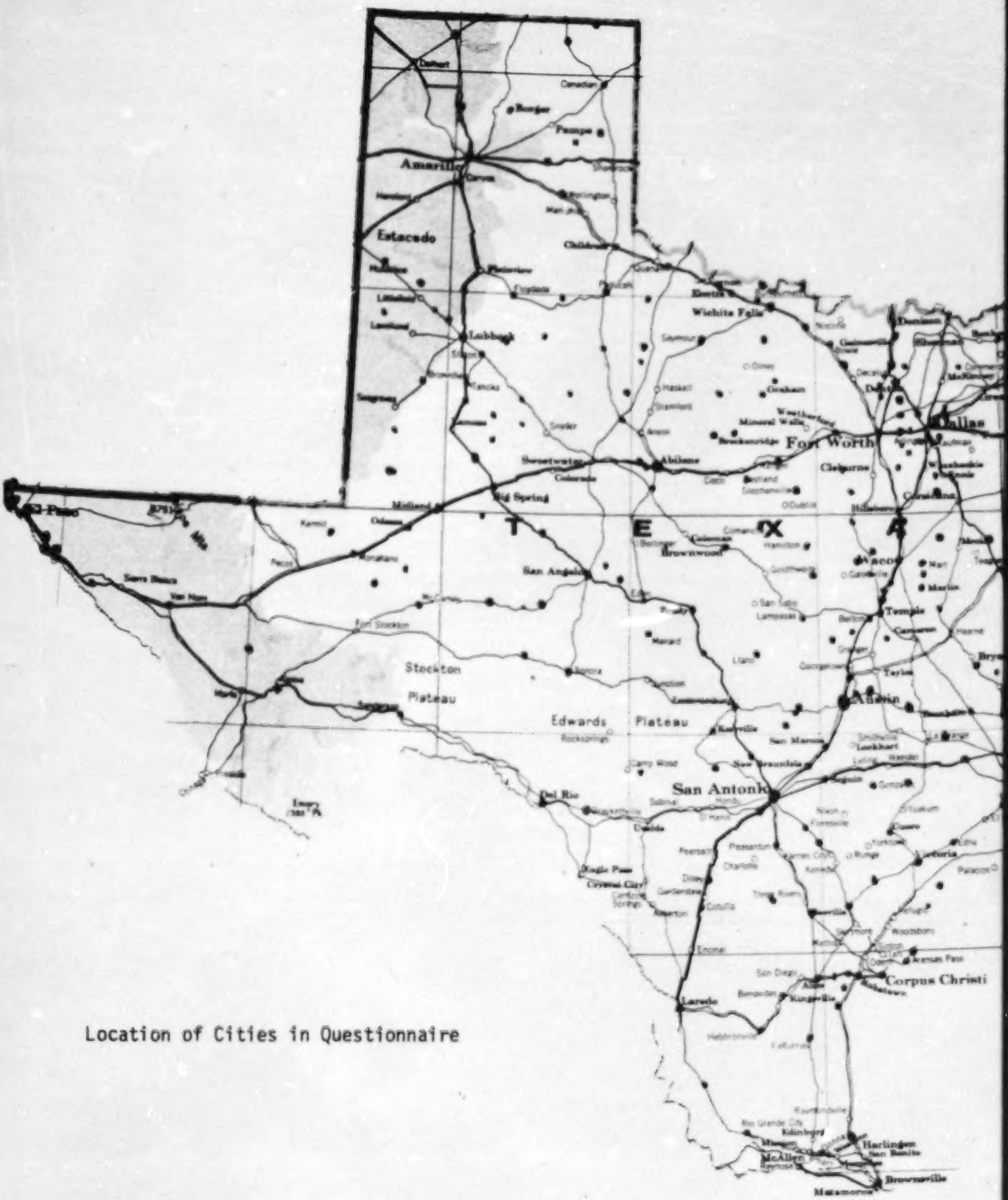
      4. Or what?

VII. Other Information

VIII. Tone - attitude in general toward consumer education

APPENDIX D

Geographic Coverage of Mail Questionnaire

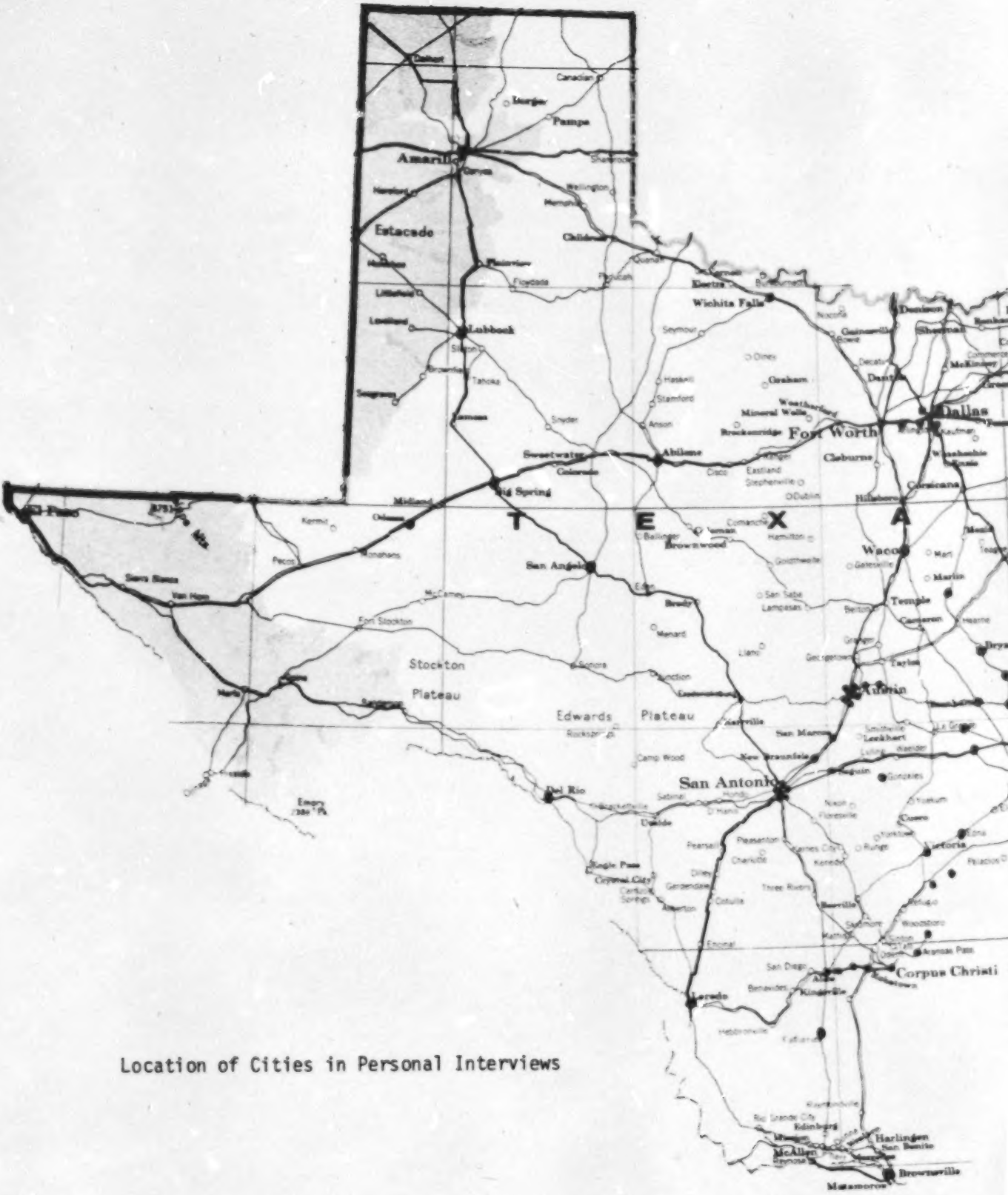


Location of Cities in Questionnaire

- RESPONSES
- NON-RESPONSES

APPENDIX E

Geographic Coverage of Personal Interviews



Location of Cities in Personal Interviews

- PERSONAL INTERVIEWS
- TELEPHONE INTERVIEWS